

IN THE UNITED STATES BANKRUPTCY COURT FOR  
THE DISTRICT OF NEW JERSEY

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

For the period of 01/01/2020 to 12/31/2020

Case Number: 17-30108 (JNP)

Raymond D. Calkin and Stephanie L. Romano-Calkin  
2387 Quail Street  
Vineland, NJ 08361

Monthly Payment: \$250.00  
Payments / Month: 1  
Current Trustee Comp.: 8.40%

**The following are receipts posted in this case within the above dates:**

Date	Amount	Date	Amount	Date	Amount	Date	Amount
01/24/2020	\$250.00	02/24/2020	\$250.00	03/26/2020	\$250.00	04/27/2020	\$250.00
05/22/2020	\$250.00	06/25/2020	\$250.00	07/28/2020	\$250.00	08/26/2020	\$250.00
09/25/2020	\$250.00	10/26/2020	\$250.00	11/30/2020	\$250.00	12/28/2020	\$250.00

**The following are the creditors who are set up to be paid through this plan:**

CL#	Creditor Name	LVL	Claim Amt.	Amt. Paid.	Balance Due	Paid this Period
0	RAYMOND D. CALKIN	5	\$0.00	\$0.00	\$0.00	\$0.00
0	NATHAN VAN EMBDEN, ESQUIRE	13	\$3,225.00	\$3,225.00	\$0.00	\$44.57
1	BMW BANK OF NORTH AMERICA	24	\$0.00	\$0.00	\$0.00	\$0.00
2	BANK OF AMERICA, N.A.	33	\$9,865.50	\$255.46	\$9,610.04	\$81.95
3	BRIDGETON ONIZED F.C.U.	33	\$16,700.88	\$432.44	\$16,268.44	\$138.73
4	PORTFOLIO RECOVERY ASSOCIATES, LLC	33	\$6,799.37	\$176.05	\$6,623.32	\$56.48
5	JPMORGAN CHASE BANK, N.A.	33	\$0.00	\$0.00	\$0.00	\$0.00
6	JPMORGAN CHASE BANK, N.A.	33	\$0.00	\$0.00	\$0.00	\$0.00
7	CITIBANK, N.A.	33	\$0.00	\$0.00	\$0.00	\$0.00
8	CITIBANK, N.A.	33	\$0.00	\$0.00	\$0.00	\$0.00
9	NAVIENT SOLUTIONS, LLC	33	\$63,993.42	\$1,656.98	\$62,336.44	\$531.54
10	U.S. DEPARTMENT OF EDUCATION	33	\$2,242.95	\$2,242.95	\$0.00	\$1,673.62
11	HOME DEPOT LOAN SERVICES	33	\$16,488.96	\$426.95	\$16,062.01	\$136.96
12	HOME DEPOT LOAN SERVICES	33	\$0.00	\$0.00	\$0.00	\$0.00
13	KING'S CREEK PLANTATION, LLC	33	\$0.00	\$0.00	\$0.00	\$0.00
14	TOYOTA MOTOR CREDIT CORPORATION	24	\$0.00	\$0.00	\$0.00	\$0.00
15	M & T BANK	24	\$0.00	\$0.00	\$0.00	\$0.00
16	NAVIENT	0	\$0.00	\$0.00	\$0.00	\$0.00
17	TD RETAIL CARD SERVICES	33	\$1,499.68	\$38.83	\$1,460.85	\$12.46
18	RICHARD ROMANO	0	\$0.00	\$0.00	\$0.00	\$0.00
19	SYNOVUSBK/THDLOAN	0	\$0.00	\$0.00	\$0.00	\$0.00
20	TOYOTA MOTOR CREDIT CORPORATION	33	\$0.00	\$0.00	\$0.00	\$0.00
21	TOYOTA MOTOR CREDIT CORPORATION	33	\$0.00	\$0.00	\$0.00	\$0.00
22	U.S. TRUSTEE	0	\$0.00	\$0.00	\$0.00	\$0.00
23	ISABEL C. BALBOA (CREDITOR)	0	\$0.00	\$0.00	\$0.00	\$0.00
24	NATHAN VAN EMBDEN	0	\$0.00	\$0.00	\$0.00	\$0.00
25	STEPHANIE L. ROMANO-CALKIN	0	\$0.00	\$0.00	\$0.00	\$0.00
26	BANK OF AMERICA, N.A.	33	\$9,477.50	\$245.40	\$9,232.10	\$78.74

THIS REPORT IS NOT TO BE CONSTRUED AS A PLAN PAYOFF FIGURE. PLEASE CONTACT THE TRUSTEE'S OFFICE, IN WRITING, TO RECEIVE AN ACCURATE PLAN PAYOFF FIGURE.

**Case Steps**

Start Date	No. Months	Payment
11/01/2017	60.00	\$250.00
11/01/2022	Projected end of plan	

Total payments received this period: \$3,000.00  
Total paid to creditors this period: \$2,755.05  
Undistributed Funds on Hand: \$458.00  
Arrearages: (\$450.58)  
Attorney: NATHAN VAN EMBDEN, ESQUIRE